

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH

In re: BARNETT, JACK JOSEPH  
WESTERN, EMILY DAWN

§ Case No. 20-24897  
§  
§  
§

Debtor(s)

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Peggy Hunt, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$4,503.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$4,313.00</u>
Total Distributions to Claimants: <u>\$2,125.80</u>	Claims Discharged Without Payment: <u>\$53,373.36</u>
Total Expenses of Administration: <u>\$887.34</u>	

3) Total gross receipts of \$3,013.14 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$3,013.14 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$1,200.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	\$0.00	\$887.34	\$887.34	\$887.34
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	\$9,309.00	\$5,800.78	\$5,800.78	\$2,125.80
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	\$36,585.48	\$21,454.88	\$21,454.88	\$0.00
<b>TOTAL DISBURSEMENTS</b>	\$47,094.48	\$28,143.00	\$28,143.00	\$3,013.14

4) This case was originally filed under chapter 7 on 08/13/2020. The case was pending for 17 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/12/2022

By: /s/ Peggy Hunt  
Trustee

**STATEMENT** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
EMILY'S POTENTIAL UN-LIQUIDATED TAX REFUNDS	1124-000	\$2,431.35
PREPAID CARD: COMDATA	1129-000	\$581.79
<b>TOTAL GROSS RECEIPTS</b>		<b>\$3,013.14</b>
<sup>1</sup> The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

**EXHIBIT 3 - SECURED CLAIMS**

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/F	Bread	4110-000	\$1,200.00	NA	NA	NA
	<b>TOTAL SECURED</b>		<b>\$1,200.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Peggy Hunt	2100-000	NA	\$753.29	\$753.29	\$753.29
Trustee, Expenses - Peggy Hunt	2200-000	NA	\$124.05	\$124.05	\$124.05
Banking and Technology Service Fee - Metropolitan Commercial Bank	2600-000	NA	\$10.00	\$10.00	\$10.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>NA</b>	<b>\$887.34</b>	<b>\$887.34</b>	<b>\$887.34</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
4P	INTERNAL REVENUE SERVICE	5800-000	\$2,598.00	\$3,200.42	\$3,200.42	\$1,172.85
5P	UTAH STATE TAX COMMISSION	5800-000	\$6,711.00	\$2,600.36	\$2,600.36	\$952.95
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$9,309.00</b>	<b>\$5,800.78</b>	<b>\$5,800.78</b>	<b>\$2,125.80</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	LVNV FUNDING, LLC	7100-000	NA	\$293.48	\$293.48	\$0.00
2	QUANTUM3 GROUP LLC AS AGENT FOR	7100-000	\$418.00	\$502.53	\$502.53	\$0.00
3	MERRICK BANK	7100-000	\$880.00	\$732.87	\$732.87	\$0.00
4U	INTERNAL REVENUE SERVICE	7100-000	NA	\$14,151.98	\$14,151.98	\$0.00
5U	UTAH STATE TAX COMMISSION	7100-000	NA	\$361.60	\$361.60	\$0.00
6	QUANTUM3 GROUP LLC AS AGENT FOR	7100-000	\$968.00	\$968.99	\$968.99	\$0.00
7	QUANTUM3 GROUP LLC AS AGENT FOR	7100-000	\$345.00	\$393.76	\$393.76	\$0.00
8	QUANTUM3 GROUP LLC AS AGENT FOR	7100-000	\$689.00	\$689.31	\$689.31	\$0.00
9	MOUNTAIN AMERICA CREDIT UNION	7100-000	NA	\$519.23	\$519.23	\$0.00
10	MOUNTAIN AMERICA CREDIT UNION	7100-000	\$1,106.00	\$1,101.59	\$1,101.59	\$0.00
11	MOUNTAIN AMERICA CREDIT UNION	7100-000	NA	\$790.52	\$790.52	\$0.00
12	SYNCHRONY BANK	7100-000	\$261.00	\$261.87	\$261.87	\$0.00
13	PINNACLE CREDIT SERVICES, LLC	7100-000	NA	\$687.15	\$687.15	\$0.00
N/F	Action Rent to Own	7100-000	\$3,110.00	NA	NA	NA
N/F	Affirm	7100-000	\$61.14	NA	NA	NA
N/F	Affirm Inc	7100-000	\$117.00	NA	NA	NA
N/F	Affirm Inc	7100-000	\$36.00	NA	NA	NA

N/F	Affirm Inc	7100-000	\$191.00	NA	NA	NA
N/F	Affirm Inc	7100-000	\$231.00	NA	NA	NA
N/F	Aldous	7100-000	\$315.00	NA	NA	NA
N/F	Bonn Coll	7100-000	\$351.00	NA	NA	NA
N/F	Cap1/wmt	7100-000	\$101.00	NA	NA	NA
N/F	Carmax Auto Finance	7100-000	\$1,283.00	NA	NA	NA
N/F	Cascade Collections LLC*	7100-000	\$0.00	NA	NA	NA
N/F	Check City	7100-000	\$623.06	NA	NA	NA
N/F	Check City	7100-000	\$2,443.29	NA	NA	NA
N/F	Department of Education	7100-000	\$7,620.61	NA	NA	NA
N/F	Fremont County Idaho	7100-000	\$276.00	NA	NA	NA
N/F	Granite View Dental	7100-000	\$100.00	NA	NA	NA
N/F	I.c. System, Inc	7100-000	\$119.00	NA	NA	NA
N/F	Intermountain Health Care	7100-000	\$68.25	NA	NA	NA
N/F	Medallus Medical	7100-000	\$400.00	NA	NA	NA
N/F	Nc Financial	7100-000	\$3,238.00	NA	NA	NA
N/F	NetCredit	7100-000	\$3,161.83	NA	NA	NA
N/F	Onemain	7100-000	\$6,195.00	NA	NA	NA
N/F	Outsource Receivables	7100-000	\$62.00	NA	NA	NA
N/F	Rc Willey Home Furn	7100-000	\$662.00	NA	NA	NA
N/F	Riverton Music Co	7100-000	\$663.30	NA	NA	NA
N/F	Universal Fidelity LP	7100-000	\$0.00	NA	NA	NA

N/F	University of Utah Health Care*	7100-000	\$454.00	NA	NA	NA
N/F	Utah Imaging Associates	7100-000	\$36.00	NA	NA	NA
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$36,585.48</b>	<b>\$21,454.88</b>	<b>\$21,454.88</b>	<b>\$0.00</b>

**Form 1****Individual Estate Property Record and Report  
Asset Cases**

Exhibit 8

Page: 1

**Case No.:** 20-24897**Case Name:** BARNETT, JACK JOSEPH  
WESTERN, EMILY DAWN**Trustee Name:** (640180) Peggy Hunt**Date Filed (f) or Converted (c):** 08/13/2020 (f)**§ 341(a) Meeting Date:** 09/15/2020**For Period Ending:** 01/12/2022**Claims Bar Date:** 12/30/2020

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 SOFA & COUCHES	600.00	0.00		0.00	FA
2 BEDS & BEDDING	300.00	0.00		0.00	FA
3 TELEVISION	100.00	0.00		0.00	FA
4 COMPUTER/PRINTER	290.00	0.00		0.00	FA
5 CLOTHING	350.00	0.00		0.00	FA
6 ENGAGEMENT RING	1,000.00	0.00		0.00	FA
7 DOG	250.00	0.00		0.00	FA
8 SERVICE DOG FOR DISABLED DAUGHTER	1,200.00	0.00		0.00	FA
9 CASH	0.00	0.00		0.00	FA
10 PREPAID CARD: COMDATA	0.00	0.00		581.79	FA
11 CHECKING/SAVINGS: AMERICA FIRST CREDIT UNION	0.00	0.00		0.00	FA
12 CHILD SUPPORT	413.00	0.00		0.00	FA
13 EMILY'S POTENTIAL UN-LIQUIDATED TAX REFUNDS	Unknown	0.00		2,431.35	FA
14* JACK'S POTENTIAL UNLIQUIDATED TAX REFUNDS (See Footnote)	0.00	0.00		0.00	FA
<b>14</b> Assets Totals (Excluding unknown values)	<b>\$4,503.00</b>	<b>\$0.00</b>		<b>\$3,013.14</b>	<b>\$0.00</b>

RE PROP# 14 Refunds were offset to pay back owed taxes

**Major Activities Affecting Case Closing:**

03/16/2021 - MD - Quarterly review - Waiting for Emily's 2020 tax refunds and Jack's refunds

05/11/2021 - MD - Quarterly review - Waiting for 2020 tax refunds

09/14/2021 - EJ - Receive and deposit Emily's refund for \$2,431.35

10/13/2021 - EJ - Comdata account balance rec'd.

10/26/2021 - SW - claims review

11/08/2021 - SW - Sent TFR to UST

11/30/2021 - EJ - Filed Fee app and NFR; D/L obj 12/21/21

12/21/2021 - EJ - Order filed

12/23/2021 - EJ - Distribution

Initial Projected Date of Final Report TFR):09/15/2022 Current Projected Date of Final Report  
(TFR):09/15/2022

Initial Projected Date Of Final Report (TFR): 09/15/2022

Current Projected Date Of Final Report (TFR): 11/04/2021 (Actual)



**Form 1**

**Individual Estate Property Record and Report  
Asset Cases**

Exhibit 8

Page: 2

**Case No.:** 20-24897

**Case Name:** BARNETT, JACK JOSEPH  
WESTERN, EMILY DAWN

**For Period Ending:** 01/12/2022

**Trustee Name:** (640180) Peggy Hunt

**Date Filed (f) or Converted (c):** 08/13/2020 (f)

**§ 341(a) Meeting Date:** 09/15/2020

**Claims Bar Date:** 12/30/2020

01/12/2022

\_\_\_\_\_  
Date

/s/Peggy Hunt

\_\_\_\_\_  
Peggy Hunt

## Form 2

Exhibit 9

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## Cash Receipts And Disbursements Record

Case No.: 20-24897

Trustee Name: Peggy Hunt (640180)

Case Name: BARNETT, JACK JOSEPH  
WESTERN, EMILY DAWN

Bank Name: Metropolitan Commercial Bank

Account #: \*\*\*\*\*0667 Checking

Taxpayer ID #: \*\*-\*\*\*0790

Blanket Bond (per case limit): \$57,678,389.00

For Period Ending: 01/12/2022

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
09/13/21	{13}	Emily Western	Emily Western refund	1124-000	2,431.35		2,431.35
09/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.00	2,426.35
10/12/21	{10}	JACK JOSEPH BARNETT, EMILY DAWN WESTERN	monies in the Comdata Account	1129-000	581.79		3,008.14
10/29/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.00	3,003.14
12/23/21	101	Peggy Hunt	Combined trustee compensation & expense dividend payments.			877.34	2,125.80
		Peggy Hunt	Claims Distribution - Thu, 11-04-2021 \$753.29	2100-000			
		Peggy Hunt	Claims Distribution - Thu, 11-04-2021 \$124.05	2200-000			
12/23/21	102	INTERNAL REVENUE SERVICE	Dividend paid 36.65% on Claim #, 4P Filed Amount: \$3,200.42	5800-000		1,172.85	952.95
12/23/21	103	UTAH STATE TAX COMMISSION	Dividend paid 36.65% on Claim #, 5P Filed Amount: \$2,600.36	5800-000		952.95	0.00

## COLUMN TOTALS

3,013.14

3,013.14

\$0.00

Less: Bank Transfers/CDs

0.00

0.00

## Subtotal

3,013.14

3,013.14

Less: Payments to Debtors

0.00

## NET Receipts / Disbursements

\$3,013.14

\$3,013.14

**Form 2**

Exhibit 9  
Page: 2

**Cash Receipts And Disbursements Record**

**Case No.:** 20-24897  
**Case Name:** BARNETT, JACK JOSEPH  
WESTERN, EMILY DAWN  
**Taxpayer ID #:** \*\*\_\*\*\*0790  
**For Period Ending:** 01/12/2022

**Trustee Name:** Peggy Hunt (640180)  
**Bank Name:** Metropolitan Commercial Bank  
**Account #:** \*\*\*\*\*0667 Checking  
**Blanket Bond (per case limit):** \$57,678,389.00  
**Separate Bond (if applicable):** N/A

Net Receipts:	\$3,013.14
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$3,013.14

<b>TOTAL - ALL ACCOUNTS</b>	<b>NET DEPOSITS</b>	<b>NET DISBURSEMENTS</b>	<b>ACCOUNT BALANCES</b>
*****0667 Checking	\$3,013.14	\$3,013.14	\$0.00
	<b>\$3,013.14</b>	<b>\$3,013.14</b>	<b>\$0.00</b>

01/12/2022

Date

/s/Peggy Hunt

Peggy Hunt